

# Finding a Primary Care Provider

A Primary Care Provider (PCP) is the doctor, physician's assistant, or nurse practitioner who you visit when you need your yearly check-up, are sick or have a minor injury, or need other routine and preventive medical care.

You can get recommendations for a provider from a several different places, including:

- Friends, neighbors, and relatives
- Your dentist, pharmacist, eye doctor, previous provider, or other health professional
- Advocacy groups — these can be an especially good resource if you need to find the best provider for a specific chronic condition or disability

## In-Network vs. Out-of-Network

It's important to pick a PCP that is in your insurance plan's network of doctors (known as "in-network"). Usually, you get the best deal when you use doctors in your plan's network because they have contracts to provide you with better rates. Your insurance plan may not pay at all for care from an out-of-network provider, which means you could pay much more.



To find the names of local doctors who are in your insurance plan's network you can:

- Contact your insurance company by phone. The number is on the back of your insurance card
- Look on your health insurance company's website for the "Provider Directory"
- Look in the company's provider brochure or directory to see which providers will accept your plan. (The most up-to-date directory is on your insurance company's website. They may also send it to you in the mail.)
- Call your doctor's office and ask them:
  1. Do you take my insurance?
  2. Are you in my plan's network?

Your health insurance company may assign you a primary care provider. However, if you don't like the person they assigned you, you can usually change. Contact your insurance company to find out how.

### HEALTH CARE PROVIDER

When you go to see the doctor, you are visiting your health care provider. Health care providers can be doctors, nurses, or physician assistants. When we use the word "doctor," we mean all of these providers. They are sometimes called "primary care providers."

### Cost Tip

If you need to see a specialist, need a specialized treatment, or need a medical device you may need to get approval from your insurance company. This is called prior authorization. Prior authorization means that your health insurance company must decide that the service, treatment, or device is medically necessary before they will pay for it. Before you receive a specialized service, you should contact your health insurance company to see if the service requires prior authorization. This will help you save money in the long run.

When you ask about prior authorization, be sure to also ask:

- How many visits or treatments are you approved for?
- Do you need new approval for each visit or treatment?

## Picking a Doctor

Call the doctor's office and ask them questions about the things that are important to you. Some things you might want to ask:

- Are you accepting new patients?
- Does the provider speak your language? If not, is there a staff member that does?
- What are the office hours? Do they work with your schedule?
- How can you get questions answered after hours?
- Is the provider close to you? Is the office easy to get to? How would you get there?
- Does the provider have multiple office locations? If so, are you alright with possibly having to go to a different location?
- Which hospitals does the provider work with and can you get there?
- Keep in mind that it may take more than one visit to find the provider that is right for you.

### Need help finding a provider in your area that accepts Medicaid or PeachCare for Kids™?

Call the POWERLINE at 1-800-300-9003.

Operated by the Healthy Mothers Healthy Babies Coalition of Georgia, the POWERLINE has the most complete list of available health care resources for every Georgia county. This list includes providers who accept Medicaid/PeachCare patients. It also includes providers who offer low cost/sliding scale fees for services.

## Types of Primary Care Providers

### Family Practice Doctor

This type of doctor focuses on treating the general health needs of the whole family. Family practice doctors see all ages, from babies to the elderly.

### Internal Medicine Doctor (Internist)

This type doctor focuses on treating specific diseases that occur mainly in adults, such as cardiovascular disease and diabetes. Internists only see adults, usually age 18 and older.

### Pediatrician

This type of doctor treats the health needs of children for both preventive health (for example: immunizations and wellness check-ups) and illnesses. Pediatricians see children from newborns up to age 21.

Both Family Practice and Internal Medicine doctors can treat a variety of illnesses and conditions. They can also conduct health screenings and physical exams, and provide primary, wellness, and preventive health care.